

**Information to identify the case:**

Debtor 1 Joshua W Ferrell  
First Name Middle Name Last Name  
Debtor 2 Candice M Ferrell  
(Spouse, if filing)  
First Name Middle Name Last Name  
United States Bankruptcy Court District of New Jersey  
Case number: 17-26345-KCF

Social Security number or ITIN xxx-xx-1296

EIN       

Social Security number or ITIN xxx-xx-5604

EIN       

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Joshua W Ferrell

Candice M Ferrell

2/7/20

**By the court:** Kathryn C. Ferguson  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Joshua W Ferrell  
Candice M Ferrell  
Debtors

Case No. 17-26345-KCF  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: 318

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Total Noticed: 234

Date Rcvd: Feb 07, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 09, 2020.

db/jdb +Joshua W Ferrell, Candice M Ferrell, 105 Savoy Blvd., Chatsworth, NJ 08019-2220  
 aty +Atkinson & DeBartolo, PC, The Galleria, 2 Bridge Avenue, PO Box 8415, Red Bank, NJ 07701-8415  
 cr +CAB East LLC, serviced by Ford Motor Credit Compan, P.O. Box 62180, Colorado Springs, CO 80962-2180  
 cr +CALIBER HOME LOANS, INC., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
 cr +Cody Barry, Hagner & Zohlman LLC, 57 Kresson Road, 57 Kresson Road, Cherry Hill, NJ 08234, UNITED STATES 08034-3206  
 cr Colonial Funding Network, Inc. as servicing provid, c/o Rivkin Radler LLP, 21 Main Street, Court Plaza South, West Wing, Suite 158, Hackensack, NJ 07601-7021  
 cr Norris Sales Co., Inc., Kreiser & Associates PC, 1300 Lawrence Road, PA 19083  
 cr +SJFCU, 1615 Huffville Road, PO Box 5530, Deptford, NJ 08096-0530  
 cr +US Dept. of Labor, Employee Benefits, The Curtis Center Ste.870 West, 170 S. Independence Mall West, Philadelphia, PA 19106-3323  
 516998106 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
 (address filed with court: Am Honda Fin, 201 Little Falls Dr, Wilmington, DE 19808-1674)  
 516998114 +APS, 711 Cooper St, Beverly, NJ 08010-1796  
 516998099 Acs-bkameri, ACS/Education Services, PO Box 7051, Utica, NY 13504-7051  
 516998100 Acs/Clc College Loan C, 501 Bleeker St, Utica, NY 13501-2401  
 516998101 Acs/Dept of Ed, 501 Bleeker St, Utica, NY 13501-2401  
 516998102 Aes/Pnc Bank, Attn: Bankrupcy, PO Box 2461, Harrisburg, PA 17105-2461  
 516998103 Aes/Pnc Natl City, PO Box 61047, Harrisburg, PA 17106-1047  
 516998104 Ahearn Rentals, 2015 US Highway 206, Bordentown, NJ 08505-2120  
 516998105 Al Anderson, 4161 Route 563, Chatsworth, NJ 08019-2213  
 517035942 +Amber Walker, 1830 Craig Park Ct., St. Louis, MO 63146-4122  
 516998111 AmeriHealth HMO, c/o GB Collects, LLC, 1253 Haddonfield Berlin Rd, Voorhees, NJ 08043-4847  
 516998109 American Express, PO Box 10347, Des Moines, IA 50306-0347  
 516998107 American Express, PO Box 12354, Atlanta, GA 30355-2354  
 516998116 Atlantic Seamless, 1115 Beaver Dam Rd, Point Pleasant Beach, NJ 08742-4403  
 516998117 B & C Fabrication & Truck Repair, 1429 Route 206, Tabernacle, NJ 08088-9448  
 517143021 +B&C Fabrication & Truck Repair, 61 Union St., Medford, NJ 08055-2432  
 516998119 BB&T, Attn: Bankruptcy Department, 6010 Golding Center Dr, Winston Salem, NC 27103-9815  
 516998121 Bob Drayton, Inc., c/o GB Collects, LLC, 1253 Haddonfield Berlin Rd, Voorhees, NJ 08043-4847  
 516998122 Brynll Electric, LLC, PO Box 39, Mullica Hill, NJ 08062-0039  
 517069813 +COLLEGE LOAN CORPORATION-GOLD WH on behalf of, MHEAC d/b/a ASA, Keith Coburn, MHEAC d/b/a ASA, 100 Cambridge Street, Suite 1600, Boston, MA 02114-2518  
 516998123 Caliber Home Loans, In, PO Box 24610, Oklahoma City, OK 73124-0610  
 516998124 Campbell Supply, 1015 Cranbury South River Rd, Monroe Township, NJ 08831-3408  
 516998125 Canon Financial, 158 Gaither Dr, Mount Laurel, NJ 08054-1716  
 516998127 Cap1/bstby, PO Box 6497, Sioux Falls, SD 57117-6497  
 516998126 Cap1/bstby, Capital, 1 Retail Svrs Attn Bankruptcy, Salt Lake City, UT 84130  
 516998130 Caterina Supply, 1271 Glassboro Rd, Williamstown, NJ 08094-3507  
 516998134 Christopher & Jennfer Ferrell, 107 Savoy Blvd, Chatsworth, NJ 08019-2220  
 516998135 Chrysler Capital, 1010 W Mockingbird Ln, Dallas, TX 75247-5128  
 516998138 +Citizens Bank, Attn: Bankruptcy, 443 Jefferson Blvd MSC RJW-135, Warwick, RI 02886-1321  
 516998139 Citizens One, PO Box 42113, Providence, RI 02940-2113  
 516998140 Citizens One Auto Fin, 480 Jefferson Blvd, Warwick, RI 02886-1359  
 517116531 +Cody Barry, c/o Thomas A. Hagner, Esq., 57 Kresson Road, Cherry Hill, New Jersey 08034-3206  
 516998141 Cody P. Barry, 2 Bridlewood Ct, Tabernacle, NJ 08088-9600  
 516998142 Colonial Funding Network, Inc., 120 W 45th St Fl 2, New York, NY 10036-4041  
 517213248 +Colonial Funding Network, Inc., 2500 Discovery Ln., Rockwall, TX 75032-6335  
 516998144 +Consulting Engineer Services, 645 Cross Keys Rd, Sicklerville, NJ 08081-9583  
 518028956 Deere Credit, Inc., 6400 NW 86th Street, PO BOX 6600, Johnston, Iowa 50131-6600  
 516998147 Dennis LaSassa, Jr. Plumbing & Heating, 895 12th St, Hammonton, NJ 08037-1363  
 516998148 Diana LiwinKilkenny, 1111 Hollywood Blvd, Point Pleasant Beach, NJ 08742-4428  
 516998149 +Dilworth Paxson, LLP, 457 Haddonfield Rd Ste 70, Cherry Hill, NJ 08002-2221  
 516998150 Donald V. Feely, Esq., 39 Hilliards Bridge Rd, Southampton, NJ 08088-8803  
 516998153 Eastern Contractor Services, 260 E Main St, Tuckerton, NJ 08087-2600  
 516998155 Emergency Physician Associate Of South Je, 1 Hamilton Health Pl, Hamilton, NJ 08690-3542  
 517199528 Emergency Physician Associate of South Jersey, PC, PO Box 1123, Minneapolis MN 55440-1123  
 516998156 Emergency Physician Associates, PO Box 740021, Cincinnati, OH 45274-0021  
 516998164 +FInancial Resources FCU, 520 US Highway 22, Bridgewater, NJ 08807-2489  
 516998159 Farm Family Business Auto, PO Box 656, Albany, NY 12201-0656  
 516998160 Farm Family Work Comp, PO Box 656, Albany, NY 12201-0656  
 516998162 Fed Loan Serv, PO Box 60610, Harrisburg, PA 17106-0610  
 516998165 Flr Solution, PO Box 94498, Las Vegas, NV 89193-4498  
 516998171 GB Collects, LLC, 1253 Haddonfield Berlin Rd, Voorhees, NJ 08043-4847  
 516998174 HCFS Healthcare Financial, LLC, Akron Billing Center, 3585 Ridge Park Dr, Akron, OH 44333-8203

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516998175 HD Water Supply Works, 228 Williamstown Rd, Berlin, NJ 08009-9730  
516998172 Hagner & Zohlman, LLC, 57 Kresson Rd, Cherry Hill, NJ 08034-3206  
517032031 +Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013  
516998176 #Heritage Business Systems, 1263 Glen Ave # 290, Moorestown, NJ 08057-1157  
517056857 +Indian Mills Contracting, Inc. 401K Plan, Efren Cazales,  
170 S. Independence Mall W., Ste. 870 W., Philadelphia, PA 19106-3381  
516998184 JM Pereira & Sons, 23330 Big Oak Rd, Langhorne, PA 19047  
518364086 +JPMorgan Chase Bank N.A., s/b/m/t Chase Bank USA, N.A.,  
c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100,  
Boca Raton, FL 33487-2853  
516998181 Jack Robinson Waste Disposal, 310 American Way, Voorhees, NJ 08043-1117  
516998182 James P. Kilkenny, 1111 Hollywood Blvd, Point Pleasant Beach, NJ 08742-4428  
517035679 +Jesco, Inc., c/o NCS, 729 Miner Road, Highland Heights, OH 44143-2117  
516998183 Jesco, Inc., 1790 Route 38, Lumberton, NJ 08048-2257  
518028953 John Deere Financial, f.s.b., 6400 NW 86th Street, PO BOX 6600,  
Johnston, Iowa 50131-6600  
517168270 +Kinsley Construction, Inc., attn: Jerry Caslow, POB 2886, York, PA 17405-2886  
516998186 Kinsley Rebar, 609 Loucks Mill Rd, York, PA 17403-1010  
516998190 Kreiser & Associates, PC, 1300 Lawrence Rd, Havertown, PA 19083-1805  
516998191 +L & L Redi Mix, 1939 Route 206, Southampton, NJ 08088-9593  
516998192 L & L Masonry Supply, 630 S Evergreen Ave, Woodbury, NJ 08097-1006  
516998193 Law Offices Of Benjamin H. Mabie, III, Glen Cove Professional Building,  
769 Atlantic City Blvd, Bayville, NJ 08721-2540  
516998194 Leo B. Dubler, III, 20000 Horizon Way Ste 300, Mount Laurel, NJ 08054-4311  
516998195 +Liberty Mutual Insurance, 175 Berkeley St, Boston, MA 02116-3350  
516998197 M&T Credit Services, 1100 Worley Dr, Williamsville, NY 14221  
516998198 Marjam Supply, 6951 State Rd, Philadelphia, PA 19135-1536  
517052747 +Mark Schneider, Esq., 581 Main Street, P.O. Box 5042, Woodbridge, NJ 07095-5042  
516998199 Michael Ready, c/o Leo B. Dubler, III, 20000 Horizon Way Ste 300,  
Mount Laurel, NJ 08054-4311  
516998200 Mr. Bob's Portable Toilets, 2293 N Firelane Rd, Southampton, NJ 08088-3536  
516998203 NCS, PO Box 24101, Cleveland, OH 44124-0101  
516998204 New Jersey Commercial Collections, Inc., PO Box 2212, Cherry Hill, NJ 08034-0165  
516998205 Norris Sales, 1010 Conshohocken Rd, Conshohocken, PA 19428-1002  
517857280 +Norris Sales Company, Inc., Travis Kreiser, 1300 Lawrence Rd., Havertown, PA 19083-1805  
516998206 O'Brien & Sons, 63 Pemberton Mills Rd, Brown Mills, NJ 08015  
516998207 Oxford Plan BG01, 4 Research Dr, Shelton, CT 06484-6280  
516998208 Oxford Plan BG02, 4 Research Dr, Shelton, CT 06484-6280  
517216740 +PNC Bank, N.A., Boston Portfolio Advisors as Authorized, Agent for PNC Bank, N.A.,  
600 Corporate Drive, Suite 502, Fort Lauderdale, FL 33334-3662  
516998209 Pagenkopf Land Development, 1 Church St, Lumberton, NJ 08048-1218  
516998210 Parker McCay, PA, 9000 Midlantic Dr Ste 300, Mount Laurel, NJ 08054-1539  
516998211 Penn-Jersey Bldg Materials, 2817 Fire Rd, Egg Harbor Township, NJ 08234-4071  
516998212 Pennsylvania One Call System, 925 Irwin Run Rd, West Mifflin, PA 15122-1078  
517132353 +PennyMac Loan Services, LLC, 6101 Condor Drive, Suite 200, Moorpark, CA 93021-2602  
518271214 +PennyMac Loan Services, LLC., P.O. Box 2410, Moorpark, CA 93020-2410  
518271215 +PennyMac Loan Services, LLC., P.O. Box 2410, Moorpark, CA 93020,  
PennyMac Loan Services, LLC., P.O. Box 2410, Moorpark, CA 93020-2410  
516998213 Pennymac Loan Services, Attn: Bankruptcy, PO Box 514357, Los Angeles, CA 90051  
516998214 Pennymac Loan Services, 6101 Condor Dr, Moorpark, CA 93021-2602  
516998215 Pennsylvania Turnpike, 251 Flint Hill Rd, King of Prussia, PA 19406-2686  
516998216 Professional Account Management, LLC, PO Box 1153, Milwaukee, WI 53201-1153  
516998217 Professional Services Funding Group, Inc, 121 Old Marlton Pike, Medford, NJ 08055-8750  
517110153 +Professional Svcs. Funding Group, Inc., 1040 N. Kingd Hwy., Ste. 200,  
Cherry Hill, NJ 08034-1925  
516998219 R.E. Pierson Concrete, 426 Swedesboro Rd, Pilesgrove, NJ 08098-2534  
516998221 RMC, 400 W Cummings Park Ste 4450, Woburn, MA 01801-6594  
516998224 #RMS, PO Box 361598, Columbus, OH 43236-1598  
516998223 RMS, PO Box 361446, Columbus, OH 43236-1446  
516998220 Riverfront Recycling, 20 Maple Ave, Lumberton, NJ 08048-2918  
517133982 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Department of Treasury,  
Division of Taxation, PO BOX 245, Trenton NJ 08695-0245)  
516998225 #Safeguard Business Systems, 50 Hanover Ct, Langhorne, PA 19047-1135  
516998227 Silvi Concrete, 355 Newbold Rd, Fairless Hills, PA 19030-4313  
516998228 +South Jersey Federal C, 1615 Hurffville Rd, Deptford, NJ 08096-6406  
517214415 +South Jersey Federal CU, POB 5539, Deptford, NJ 08096-0539  
516998230 +State Of NJ Department Of Labor, Division of Employer Account, PO Box 059,  
Trenton, NJ 08646-0001  
516998229 State Of New Jersey, Judgment Section, PO Box 245, Department Of Treasury, Div. Of Taxation,  
Trenton, NJ 08695-0445  
516998231 +State of NJ EZ Pass, PO Box 52002, Newark, NJ 07101-8202  
516998233 Sterling National Bank, 179 S Main St, New City, NY 10956-3315  
516998234 +Strategic Funding Source, Inc., 120 W 45th St, New York, NY 10036-4062  
516998235 Suffolk Redmix, 242 Dover Rd, Toms River, NJ 08757-5157  
516998236 +Sun National Bank, 226 W Landis Ave, Vineland, NJ 08360-8142  
516998237 Sunrun, Inc., PO Box 4387, Portland, OR 97208-4387  
516998238 +Superior Vision, 939 Eldridge Landing Rd Ste 200, Linthicum, MD 21090-2953  
516998246 Syncb/Mattress Giant, 950 Forrer Blvd, Kettering, OH 45420-1469

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517099451 +TD BANK, N.A., Payment Processing, PO BOX 16029, Lewiston, ME 04243-9507  
517102515 +TD Bank, N.A., c/o Richard J. Tracy, III, Esq., 30 Montgomery Street, Suite 1205, Jersey City, NJ 07302-3835  
516998260 +Tesser & Cohen, 946 Main St, Hackensack, NJ 07601-5100  
516998261 Township of Gloucester, 1261 Chews Landing Clementon Rd, Blackwood, NJ 08012  
516998262 Tri State Tire Services, Inc., 399 Lakehurst Rd, Browns Mills, NJ 08015-6827  
517099483 +TriState Tire Service, Grant Wood, 399 Lakehurst Road, Browns Mills, NJ 08015-6827  
517191570 U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108  
517142908 U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184  
516998264 US Dep Ed, PO Box 5609, Greenville, TX 75403-5609  
516998265 US Department of Labor, Employee Benefits Security Admin Philade, 170 W S Independence Mall W The Curtis C, Philadelphia, PA 19106-5347  
516998263 +United Concordia, 4401 Deer Path Rd, Harrisburg, PA 17110-3983  
516998267 +Valley National Bank, 1460 Valley Rd, Wayne, NJ 07470-8494  
516998268 +Vengroff Williams, Inc., PO Box 4155, Sarasota, FL 34230-4155  
516998272 +Vimco, 300 Hansen Access Rd Ste A, King of Prussia, PA 19406-2440  
516998274 Weldon Materials, Inc., c/o Encircle Collections, Inc., 7712 NW 46th St, Doral, FL 33166-5460  
516998275 Wells Fargo, Credit, Bureau DISPUTE, Des Moines, IA 50306  
516998277 Wells Fargo Banl/Flr Slotions, PO Box 10438, Des Moines, IA 50306-0438  
516998282 Wharton, 1533 Union Ave, Pennsauken, NJ 08110-2489  
516998283 William J. Flaherty, Esq., Monmouth Shores Corporate Park, 1340 Campus Pkwy Apt A, Neptune, NJ 07753-6829  
516998284 Yellow Pages United, PO Box 50038, Jacksonville, FL 32240-0038

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 08 2020 00:51:04 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 08 2020 00:51:01 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

516998110 EDI: HNDA.COM Feb 08 2020 05:18:00 American Honda Finance, PO Box 168088, Irving, TX 75016-8088

516998108 EDI: AMEREXPR.COM Feb 08 2020 05:18:00 American Express, PO Box 1270, Newark, NJ 07101-1270

517103060 EDI: BECKLEE.COM Feb 08 2020 05:18:00 American Express Bank, FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

517103076 EDI: BECKLEE.COM Feb 08 2020 05:18:00 American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

516998112 EDI: AMEREXPR.COM Feb 08 2020 05:18:00 Amex, Correspondence, PO Box 981540, El Paso, TX 79998-1540

516998113 EDI: AMEREXPR.COM Feb 08 2020 05:18:00 Amex, PO Box 297871, Fort Lauderdale, FL 33329-7871

516998115 E-mail/Text: bankruptcy@pepcoholdings.com Feb 08 2020 00:50:32 Atlantic City Electric, PO Box 13610, Philadelphia, PA 19101-3610

517022676 E-mail/Text: bankruptcy@pepcoholdings.com Feb 08 2020 00:50:32

Atlantic City Electric Company, Pepco Holdings, Inc., Bankruptcy Division, Mail Stop 84CP42, 5 Collins Drive, Suite 2133, Carneys Point, NJ 08069-3600

516998118 EDI: BANKAMER.COM Feb 08 2020 05:19:00 Bank of America, NC4-105-03-14, PO Box 26012, Greensboro, NC 27420-6012

516998120 EDI: BANKAMER.COM Feb 08 2020 05:19:00 Bk of Amer, 4909 Savarese Cir, Tampa, FL 33634-2413

516998128 EDI: CAPITALONE.COM Feb 08 2020 05:18:00 Capital One, 15000 Capital One Dr, Richmond, VA 23238-1119

516998143 E-mail/Text: laldorasi@commercialcreditgroup.com Feb 08 2020 00:48:00 Commercial Credit Group, 400 Essjay Rd Ste 340, Williamsville, NY 14221-8249

517178933 +E-mail/Text: ECMBKMail@Caliberhomeloans.com Feb 08 2020 00:52:08 Caliber Home Loans, Inc., CALIBER HOME LOANS, INC., 13801 WIRELESS WAY, OKLAHOMA CITY OK 73134-2500

516998129 EDI: CAPITALONE.COM Feb 08 2020 05:18:00 Capital One, Attn: Bankruptcy, PO Box 30253, Salt Lake City, UT 84130-0253

516998132 EDI: CHASE.COM Feb 08 2020 05:18:00 Chase Card, Attn: Correspondence Dept, PO Box 15298, Wilmington, DE 19850-5298

516998133 EDI: CHASE.COM Feb 08 2020 05:18:00 Chase Card, PO Box 15298, Wilmington, DE 19850-5298

516998136 EDI: CITICORP.COM Feb 08 2020 05:18:00 Citi, PO Box 6241, Sioux Falls, SD 57117-6241

516998137 EDI: CITICORP.COM Feb 08 2020 05:18:00 Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, PO Box 790040, Saint Louis, MO 63179-0040

516998273 E-mail/PDF: DellBKNNotifications@resurgent.com Feb 08 2020 00:53:52 Webbank/dfs, 1 Dell Way, Round Rock, TX 78682-7000

516998146 E-mail/PDF: DellBKNNotifications@resurgent.com Feb 08 2020 00:54:25 Dell Financial Services, Attn: Bankruptcy, PO Box 81577, Austin, TX 78708-1577

516998151 EDI: NAVIENTFKASMDOE.COM Feb 08 2020 05:18:00 Dpt Ed/Slm, PO Box 9635, Wilkes Barre, PA 18773-9635

516998157 E-mail/Text: collections@encirclepayments.com Feb 08 2020 00:48:00 Encircle Collections, Inc., 7713 NW 46th St, Doral, FL 33166-5460

517588354 EDI: ECMC.COM Feb 08 2020 05:18:00 Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
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517588355 EDI: ECMC.COM Feb 08 2020 05:18:00 Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408, Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408  
516998158 E-mail/Text: bankruptcy.notices@hdfs.com Feb 08 2020 00:51:44 Esb/Harley Davidson Cr, PO Box 21829, Carson City, NV 89721-1829  
516998161 E-mail/Text: HWIBankruptcy@hunterwarfield.com Feb 08 2020 00:51:07 FDR Universal Fleet, c/o Hunter Warfield, 4620 Woodland Corporate Blvd, Tampa, FL 33614-2415  
517014589 EDI: FORD.COM Feb 08 2020 05:18:00 Ford Motor Credit Company LLC, Dept. 55953, P O Box 55000, Detroit, MI. 48255-0953  
517015872 EDI: FORD.COM Feb 08 2020 05:18:00 Ford Motor Credit Company, LLC, PO BOX 62180, Colorado Springs, CO 80962-4400  
516998168 EDI: FORD.COM Feb 08 2020 05:18:00 Ford Motor Credit, National Bankruptcy Service Center, PO Box 62180, Colorado Springs, CO 80962-2180  
516998166 +EDI: FORD.COM Feb 08 2020 05:18:00 Ford Motor Credit, PO Box BOX542000, Omaha, NE 68154-8000  
516998167 EDI: FORD.COM Feb 08 2020 05:18:00 Ford Motor Credit, PO Box 220564, Pittsburgh, PA 15257-2564  
516998169 +EDI: FORD.COM Feb 08 2020 05:18:00 Frd Motor Cr, PO Box BOX542000, Omaha, NE 68154-8000  
516998170 EDI: WFFC.COM Feb 08 2020 05:18:00 Furniturebar, PO Box 94498, Las Vegas, NV 89193-4498  
516998173 E-mail/Text: bankruptcy.notices@hdfs.com Feb 08 2020 00:51:44 Harley Davidson Financial, Attention: Bankruptcy, PO Box 22048, Carson City, NV 89721-2048  
516998177 E-mail/Text: HWIBankruptcy@hunterwarfield.com Feb 08 2020 00:51:07 Hunter Warfield, 4620 Woodland Corporate Blvd, Tampa, FL 33614-2415  
517284246 EDI: IRS.COM Feb 08 2020 05:19:00 IRS, POB 7346, Philadelphia, PA 19101-7346  
516998185 E-mail/Text: gmiller@johnnyonthespot.com Feb 08 2020 00:50:35 Johnny On The Spot, LLC, 3168 Bordentown Ave, Old Bridge, NJ 08857-9703  
516998188 E-mail/Text: bncnotices@becket-lee.com Feb 08 2020 00:50:02 Kohls/Capital One, Kohls Credit, PO Box 3043, Milwaukee, WI 53201-3043  
516998189 +E-mail/Text: bncnotices@becket-lee.com Feb 08 2020 00:50:03 Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096  
516998196 E-mail/Text: camanagement@mtb.com Feb 08 2020 00:50:38 M&T Bank, 1 Fountain Plz Fl 4, Buffalo, NY 14203-1420  
516998201 +EDI: NAVIENTFKASMSERV.COM Feb 08 2020 05:18:00 Navient, Attn: Bankruptcy, PO Box 9500, Wilkes-Barr, PA 18773-9500  
516998202 EDI: NAVIENTFKASMSERV.COM Feb 08 2020 05:18:00 Navient Solutions Inc, 11100 USA Pkwy, Fishers, IN 46037-9203  
517127455 EDI: PRA.COM Feb 08 2020 05:18:00 Portfolio Recovery Associates, LLC, c/o Best Buy Credit Card, POB 41067, Norfolk VA 23541  
517158078 EDI: PRA.COM Feb 08 2020 05:18:00 Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541  
517174932 EDI: Q3G.COM Feb 08 2020 05:18:00 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
516998222 EDI: RMCB.COM Feb 08 2020 05:18:00 RMCB Collection Agency, PO Box 1235, Elmsford, NY 10523-0935  
516998226 E-mail/Text: bankruptcy@bbandt.com Feb 08 2020 00:50:56 Sheffield Financial Co, 2554 Lewisville Clemmons Rd, Clemmons, NC 27012-8110  
516998232 E-mail/Text: david.johnson@sterlingnationalbank.com Feb 08 2020 00:50:36 Sterling National Bank, 500 Fashion Ave, New York, NY 10018-4502  
516998239 EDI: RMSC.COM Feb 08 2020 05:19:00 Syncb Bank/American Eagle, Attn: Bankruptcy, PO Box 965064, Orlando, FL 32896-5064  
516998241 EDI: RMSC.COM Feb 08 2020 05:19:00 Syncb/Amer Eagle, PO Box 965005, Orlando, FL 32896-5005  
516998242 EDI: RMSC.COM Feb 08 2020 05:19:00 Syncb/Carcare One, C/o, PO Box 965036, Orlando, FL 32896-5036  
516998243 EDI: RMSC.COM Feb 08 2020 05:19:00 Syncb/Improvement Solu, 950 Forrer Blvd, Kettering, OH 45420-1469  
516998244 EDI: RMSC.COM Feb 08 2020 05:19:00 Syncb/Improvement Solu, Synchrony Bank, PO Box 965064, Orlando, FL 32896-5064  
516998247 EDI: RMSC.COM Feb 08 2020 05:19:00 Syncb/Old Navy, PO Box 965005, Orlando, FL 32896-5005  
516998249 EDI: RMSC.COM Feb 08 2020 05:19:00 Syncb/Pc Richard, C/o, PO Box 965036, Orlando, FL 32896-5036  
516998240 EDI: RMSC.COM Feb 08 2020 05:19:00 Syncb/amazon, PO Box 965015, Orlando, FL 32896-5015  
516998245 +EDI: RMSC.COM Feb 08 2020 05:19:00 Syncb/lowes, PO Box 956005, Orlando, FL 32896-0001  
516998248 EDI: RMSC.COM Feb 08 2020 05:19:00 Syncb/paypal Smart Con, PO Box 965005, Orlando, FL 32896-5005  
516999939 +EDI: RMSC.COM Feb 08 2020 05:19:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
516998250 EDI: RMSC.COM Feb 08 2020 05:19:00 Synchrony Bank/ Old Navy, Attn: Bankruptcy, PO Box 956060, Orlando, FL 32896-5060  
516998251 EDI: RMSC.COM Feb 08 2020 05:19:00 Synchrony Bank/Amazon, Attn: Bankruptcy, PO Box 956060, Orlando, FL 32896-5060  
516998252 EDI: RMSC.COM Feb 08 2020 05:19:00 Synchrony Bank/Car Care One, Attn: Bankruptcy, PO Box 956060, Orlando, FL 32896-5060  
516998253 EDI: RMSC.COM Feb 08 2020 05:19:00 Synchrony Bank/Lowes, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

516998254 EDI: RMSC.COM Feb 08 2020 05:19:00 Synchrony Bank/Paypal Cr, Attn: Bankruptcy, PO Box 956060, Orlando, FL 32896-5060  
516998255 EDI: RMSC.COM Feb 08 2020 05:19:00 Synchrony Bank/Pc Richard, Attn: Bankruptcy, PO Box 956060, Orlando, FL 32896-5060  
516998257 EDI: TDBANKNORTH.COM Feb 08 2020 05:19:00 Td Bank N.A., 32 Chestnut St, Lewiston, ME 04240-7744  
516998256 EDI: TDBANKNORTH.COM Feb 08 2020 05:19:00 Td Bank N.A., 70 Gray Rd, Portland, ME 04105-2019  
516998258 EDI: TDBANKNORTH.COM Feb 08 2020 05:19:00 Td Bank, N.A., Attn: Bankruptcy, 32 Chestnut St, Lewiston, ME 04240-7744  
516998259 EDI: TDBANKNORTH.COM Feb 08 2020 05:19:00 Td Banknorth, Attn: Bankruptcy, PO Box 1190, Lewiston, ME 04243-1190  
517085225 +E-mail/Text: MNARCISO@NEPTUNETOWNSHIP.ORG Feb 08 2020 00:51:52 Township of Neptune, POB 1167, Neptune, NJ 07754-1167  
516998154 EDI: USBANKARS.COM Feb 08 2020 05:18:00 Elan Financial Service, PO Box 108, Saint Louis, MO 63166-0108  
516998266 EDI: ECMC.COM Feb 08 2020 05:19:00 US Dept of Education, Attn: Bankruptcy, PO Box 16448, Saint Paul, MN 55116-0448  
518375964 +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 08 2020 00:51:01 United States Trustee, One Newark Center, Suite 2100, Newark, NJ 07102-5235  
517110585 +EDI: AIS.COM Feb 08 2020 05:18:00 Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
516998269 EDI: VERIZONCOMB.COM Feb 08 2020 05:18:00 Verizon, 140 W State St, New York, NY 10007  
516998270 EDI: VERIZONCOMB.COM Feb 08 2020 05:18:00 Verizon Wireless, 2 Verizon Pl, Alpharetta, GA 30004-8510  
516998271 +EDI: VERIZONCOMB.COM Feb 08 2020 05:18:00 Verizon Wireslss, 2000 Corporate Dr, Orangeburg, NY 10962-2624  
516998279 EDI: WFFC.COM Feb 08 2020 05:18:00 Wells Fargo Hm Mortgag, 8480 Stagecoach Cir, Frederick, MD 21701-4747  
516998276 EDI: WFFC.COM Feb 08 2020 05:18:00 Wells Fargo Bank, PO Box 10438, Des Moines, IA 50306-0438  
517128610 EDI: WFFC.COM Feb 08 2020 05:18:00 Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438  
517028541 EDI: WFFC.COM Feb 08 2020 05:18:00 Wells Fargo Bank, N.A., Wells Fargo Education Financial Services, PO Box 10438, Mac F8235-02F, Des Moines, IA 50306-0438  
517107021 EDI: WFFC.COM Feb 08 2020 05:18:00 Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438  
516998278 EDI: WFFC.COM Feb 08 2020 05:18:00 Wells Fargo Dealer Services, Attn: Bankruptcy, PO Box 19657, Irvine, CA 92623-9657  
516998280 EDI: WFFC.COM Feb 08 2020 05:18:00 Wf Efs, PO Box 5185, Sioux Falls, SD 57117-5185  
516998281 EDI: WFFC.COM Feb 08 2020 05:18:00 Wfds, PO Box 1697, Winterville, NC 28590-1697  
TOTAL: 87

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517952525 Caliber Home Loans, Inc., 13801 Wireless Way, Oklahoma City OK 731  
cr\* +Professional Services Funding Group, Inc., 121 Old Marlton Pike, Medford, NJ 08055-8750  
517261615\* +Caliber Home Loans, Inc., CALIBER HOME LOANS, INC., 13801 WIRELESS WAY, OKLAHOMA CITY OK 73134-2500  
516998179\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Servic, 5218 Atlantic Ave, Mays Landing, NJ 08330-2003)  
518126997\* IRS, POB 7346, Philadelphia, PA 19101-7346  
516998180\* Internal Revenue Service, PO Box 7346, Special Procedures Branch, Bky Sec., Philadelphia, PA 19101-7346  
516998098 ##ACAD, US Com, LLC, 257 Ramblewood Pkwy, Mount Laurel, NJ 08054-2431  
516998131 ##Cement Masons' Union Local No. 592, Welfare and Pension Funds, 2315 S 22nd St, Philadelphia, PA 19145-3406  
516998145 ##Dean Enterprises, 1535 Route 206, Tabernacle, NJ 08088-8852  
516998152 ##Dustin A. Cucinotta, 257 Ramblewood Pkwy, Mount Laurel, NJ 08054-2431  
516998163 ##+Finance of America Mor, 15325 Fairfield Ranch Rd, Chino Hills, CA 91709-8842  
516998178 ##Indian Mills Contracting, Inc., PO Box 2654, Vincentown, NJ 08088-2654  
516998187 ##Knauplaw, PC, 900 Haddon Ave # 206, Collingswood, NJ 08108-2111  
516998218 ##Professional Services of Marlton, 48 N Maple Ave, Marlton, NJ 08053-3023  
TOTALS: 1, \* 5, ## 8

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 09, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 7, 2020 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor CALIBER HOME LOANS, INC. nj.bkecf@fedphe.com  
Bunce Atkinson on behalf of Attorney Atkinson & DeBartolo, PC bunceatkinson@aol.com, NJ09@ecfcbis.com, maraujo@atkinsondebartolo.org, atkinson@remote7solutions.com  
Bunce Atkinson on behalf of Trustee Bunce Atkinson bunceatkinson@aol.com, NJ09@ecfcbis.com, maraujo@atkinsondebartolo.org, atkinson@remote7solutions.com  
Bunce Atkinson bunceatkinson@aol.com, NJ09@ecfcbis.com, maraujo@atkinsondebartolo.org, atkinson@remote7solutions.com  
Daniel E Straffi on behalf of Defendant Josh Ferrell bktrustee@straffilaw.com, G25938@notify.cincompass.com; familyclient@straffilaw.com; bktrustee@straffilaw.com; dstraffi@ecf.axiosfs.com  
Daniel E. Straffi on behalf of Defendant Josh Ferrell bkclient@straffilaw.com, G25938@notify.cincompass.com; familyclient@straffilaw.com; bktrustee@straffilaw.com  
Daniel E. Straffi on behalf of Defendant Joshua W Ferrell bkclient@straffilaw.com, G25938@notify.cincompass.com; familyclient@straffilaw.com; bktrustee@straffilaw.com  
Daniel E. Straffi on behalf of Joint Debtor Candice M Ferrell bktrustee@straffilaw.com, G25938@notify.cincompass.com; familyclient@straffilaw.com; bktrustee@straffilaw.com  
Daniel E. Straffi on behalf of Debtor Joshua W Ferrell bktrustee@straffilaw.com, G25938@notify.cincompass.com; familyclient@straffilaw.com; bktrustee@straffilaw.com  
Denise E. Carlon on behalf of Creditor Harley-Davidson dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Janet Gold on behalf of Creditor Professional Services Funding Group, Inc. jgold@egclawfirm.com, ksantiago@egalawfirm.com, jwingfield@egalawfirm.com  
Jenna Z. Gabay on behalf of Creditor Colonial Funding Network, Inc. as servicing provider for Life Capital jenna.gabay@rivkin.com, matthew.spero@rivkin.com, jeannine.farino@rivkin.com, jennifer.davila@rivkin.com; atia.allen@rivkin.com; farrah.choudry@rivkin.com  
Jenna Z. Gabay on behalf of Plaintiff Kapitus Servicing, Inc. f/k/a Colonial Funding Network, Inc., as servicing provider for Life Capital Partners, Inc. jenna.gabay@rivkin.com, matthew.spero@rivkin.com, jeannine.farino@rivkin.com, jennifer.davila@rivkin.com; atia.allen@rivkin.com; farrah.choudry@rivkin.com  
John F Newman on behalf of Creditor SJFCU courts@southjerseyfcu.com  
John R. Morton, Jr. on behalf of Creditor CAB East LLC, serviced by Ford Motor Credit Company LLC ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
Margaret McGee on behalf of U.S. Trustee U.S. Trustee maggie.mcgee@usdoj.gov  
R. A. Lebron on behalf of Creditor PENNYMAC LOAN SERVICES, LLC bankruptcy@feinsuch.com  
Rebecca Ann Solarz on behalf of Creditor Harley-Davidson rsolarz@kmllawgroup.com  
Sherri Jennifer Smith on behalf of Creditor CALIBER HOME LOANS, INC. nj.bkecf@fedphe.com, nj.bkecf@fedphe.com  
Sindi Mncina on behalf of Creditor CALIBER HOME LOANS, INC. smncina@rascrane.com  
Thomas A. Hagner on behalf of Creditor Cody Barry tahagner@hzlawpartners.com  
Travis L. Kreiser on behalf of Creditor Norris Sales Co., Inc. travis.kreiser@verizon.net  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
United States Trustee USTPRegion03.NE.ECF@usdoj.gov  
William M. E. Powers, III on behalf of Creditor PennyMac Loan Services, LLC ecf@powerskirkn.com  
William M.E. Powers, III on behalf of Creditor Caliber Home Loans, Inc. ecf@powerskirkn.com  
William M.E. Powers, III on behalf of Creditor PennyMac Loan Services, LLC ecf@powerskirkn.com  
TOTAL: 27